

AIA PLATINUM INDEXED LEGACY (II)

# RAISE THE BENCHMARK FOR WHAT YOUR LEGACY CAN BE

Elevate your legacy for generations with higher potential returns from an internationally recognised index and special bonuses.



HEALTHIER, LONGER,  
BETTER LIVES

# Craft a legacy that doesn't just endure, but excels

A legacy can go beyond just being a safe harbour for future generations. It can also be a launchpad, one that accelerates their journey towards their own success.

Introducing **AIA Platinum Indexed Legacy (II)**, an Indexed Universal Life plan that elevates what your legacy can achieve, without compromising the wealth that you've already attained.

Experience stability with a fixed account that offers a minimum guaranteed crediting rate. Unlock higher potential growth from an internationally recognised index, complemented by special bonuses from the 11<sup>th</sup> year onwards. Secure protection against market downturns, so your wealth is preserved no matter how volatile the markets. And enjoy the flexibility to distribute your inheritance as you wish.

# Elevate your legacy, your way

AIA Platinum Indexed Legacy (II) offers unparalleled flexibility and higher growth potential, empowering you to build a lasting legacy for generations to come.



## One legacy, two ways to grow your wealth

With the freedom to allocate your premiums across two distinct accounts, you can tailor your wealth strategy to match your risk tolerance and financial aspirations.

- ▶ **Amplify growth potential**  
Enjoy higher potential returns<sup>1</sup> with an **Index Account** benchmarked to the internationally recognised S&P 500 index.
- ▶ **Secure steady returns**  
Build a strong financial foundation with a **Fixed Account** that offers a guaranteed crediting rate for the first 3 years<sup>2</sup>. Furthermore, with a minimum guaranteed crediting rate of 2% p.a. thereafter, your wealth will continue to grow steadily, unaffected by market fluctuations.



## Be protected against market downturns

- ▶ **Financial stability**  
Minimise potential losses with a guaranteed minimum floor rate of 0% p.a. for your Index Account. Even if you choose to surrender<sup>3</sup> your policy, rest assured that you will receive the higher of the accumulation value or the minimum surrender value.
- ▶ **Dollar-cost averaging**  
Mitigate the risk of market volatility with the scheduled premium transfer option to spread your premiums over 6 to 12 months.



## Get rewarded as you stay invested

Let your commitment accelerate your wealth with guaranteed special bonuses of 0.35% p.a. starting from your 11<sup>th</sup> policy year, in addition to the crediting interest and potential returns you'll earn.



## Navigate life's changes with greater freedom

Life is ever-changing. But with AIA Platinum Indexed Legacy (II), you have a flexible wealth plan that can not only keep up, but also stay ahead of your evolving needs and priorities.

- ▶ **Premium options**  
Choose between single premium or multi-pay premiums, whichever better suits your financial circumstances. You can also supplement your investment value with top-up premiums thereafter.
- ▶ **Account rebalancing**  
Adjust the values<sup>4</sup> between your Fixed Account and Index Account to align with your changing risk appetite and financial goals.
- ▶ **Changing of life insured**  
You can opt to change the life insured<sup>5</sup> after your 1<sup>st</sup> policy anniversary to ensure your plan is protecting your loved ones effectively.
- ▶ **Liquidity to fulfil new needs**  
With free partial withdrawal from the 11<sup>th</sup> policy year<sup>6</sup> onwards, you can address unexpected expenses without disrupting your long-term goals.



## A lifetime of protection, and beyond

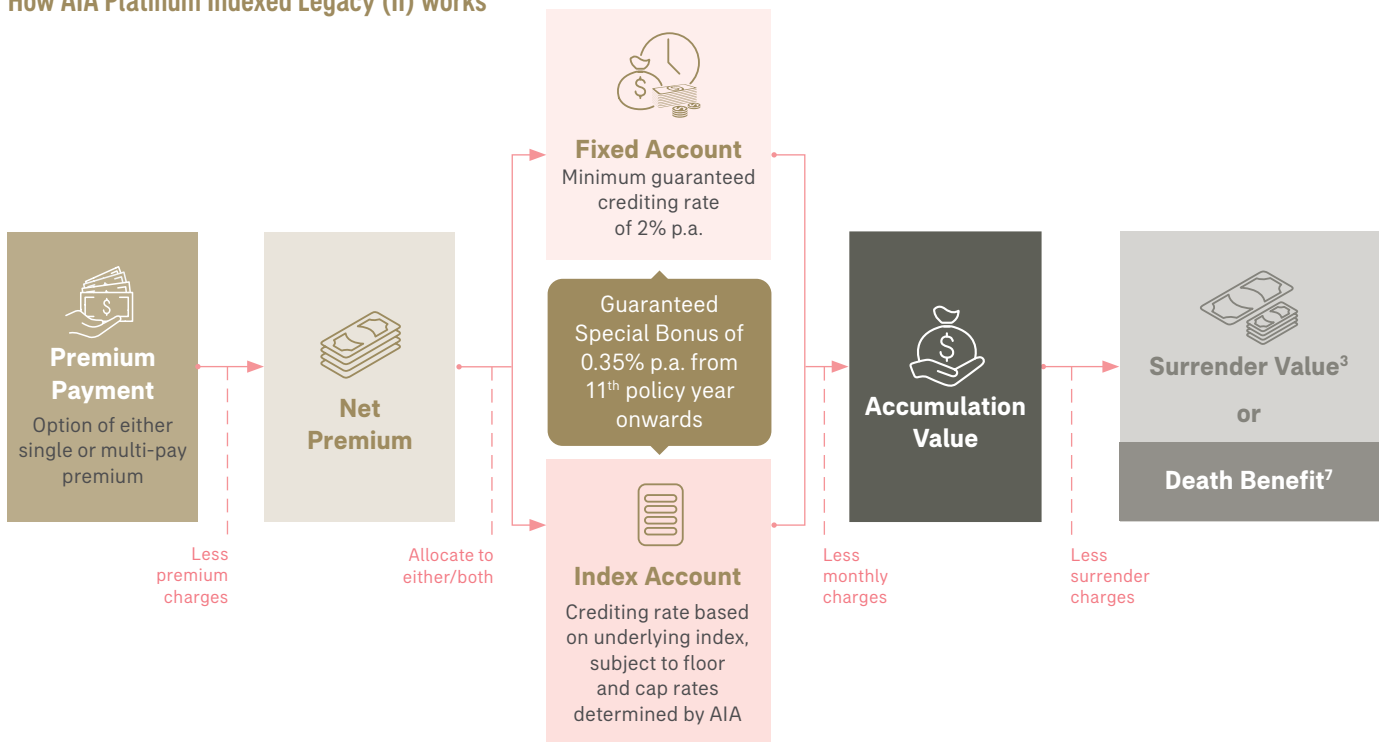
Be assured of your loved ones' financial security with lifetime<sup>7</sup> coverage for death and terminal illness. You can also opt for the death benefit to be paid out in one lump sum or across instalments over a period of 2 to 10 years. This flexibility empowers your family to manage the inheritance without the hassle of setting up a trust fund.

**Set the bar high for your legacy.  
Then surpass it.**



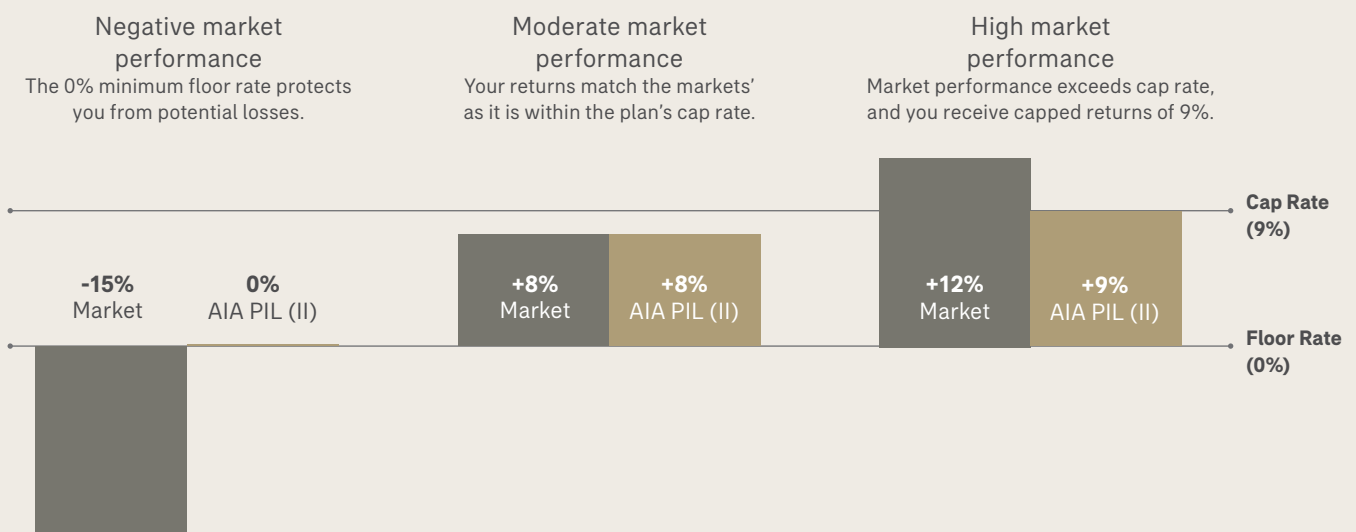
# Grow and protect your wealth at the same time

## How AIA Platinum Indexed Legacy (II) works



## How AIA Platinum Indexed Legacy (II) (AIA PIL (II)) protects you against market downturns

Hypothetical example of an Index Account's performance VS S&P 500:



**Note:** This is a hypothetical example for illustration purposes only. Past performance is not a guarantee of future results. This does not reflect the performance of an actual account's value. The Cap Rate is not guaranteed and may be subject to change. This chart does not take into consideration the policy charges which are deducted regardless of the policy's performance.

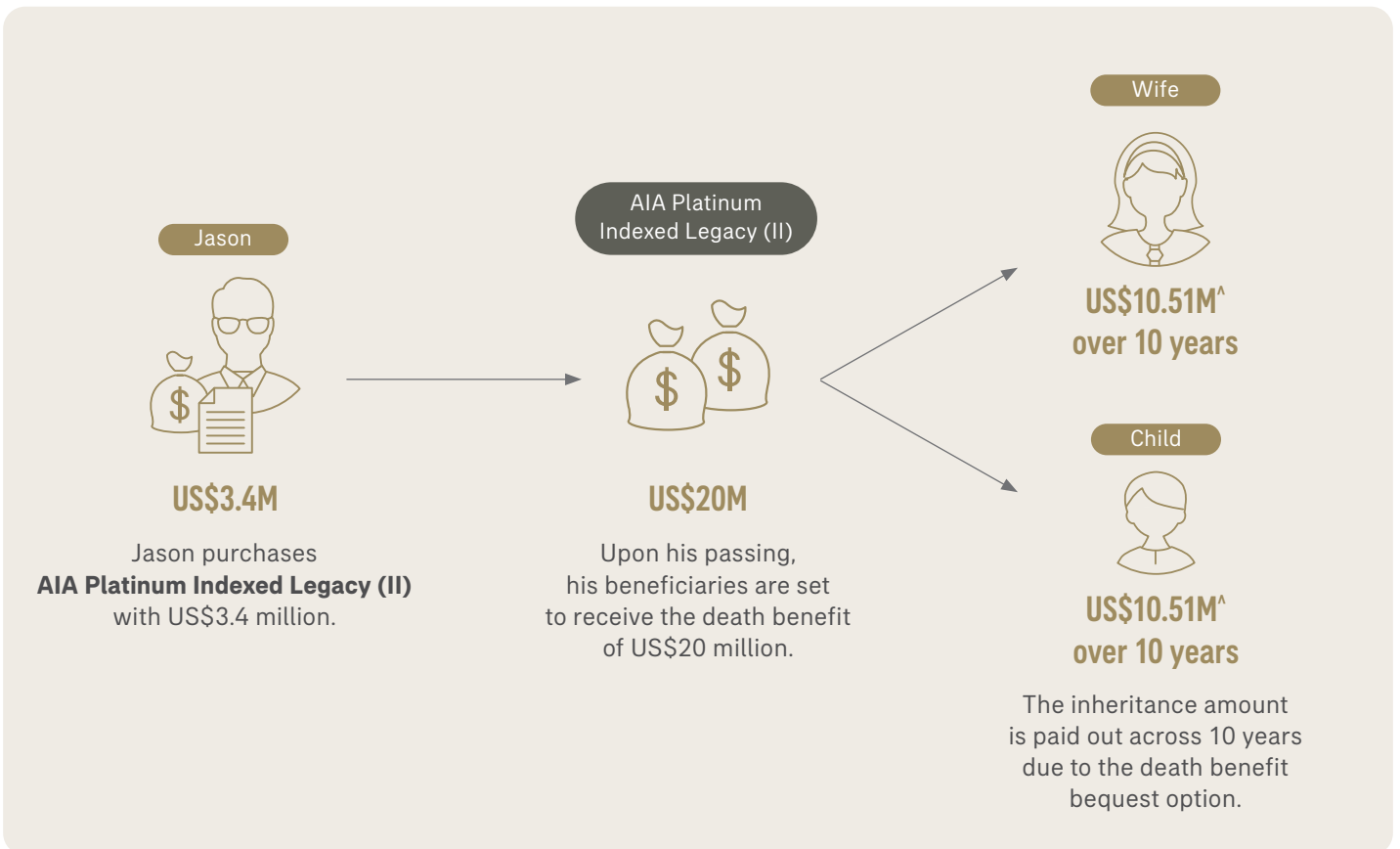
# Leave a legacy that can triumph over time

## Scenario 1: Structured Death Benefit Disbursement



Jason, age 50, is married with a child. To secure his family's future in the event of his passing, he purchases **AIA Platinum Indexed Legacy (II)** with his wife and child as the beneficiaries, and pays US\$3.4 million for a coverage amount of US\$20 million.

However, he is concerned about his family's ability to handle the substantial inheritance. Hence, he chooses the death benefit bequest option to be disbursed over 10 years, sustaining their lifestyle while ensuring long-term financial stability.



<sup>^</sup> Amount payable is calculated by multiplying by the relevant bequest factor and rounding to the nearest dollar. Please refer to policy contract for full details.

**Note:** Figures quoted in the example are for illustration purposes only and assuming that 100% of premiums are invested in Index Account. To calculate the exact premium based on your desired coverage amount, we will need to take into consideration your age, gender, smoker status, risk rating class, country of residence at inception, premium allocation between Fixed Account and Index Account, and applicable crediting rates.

# Let your success grow to empower theirs

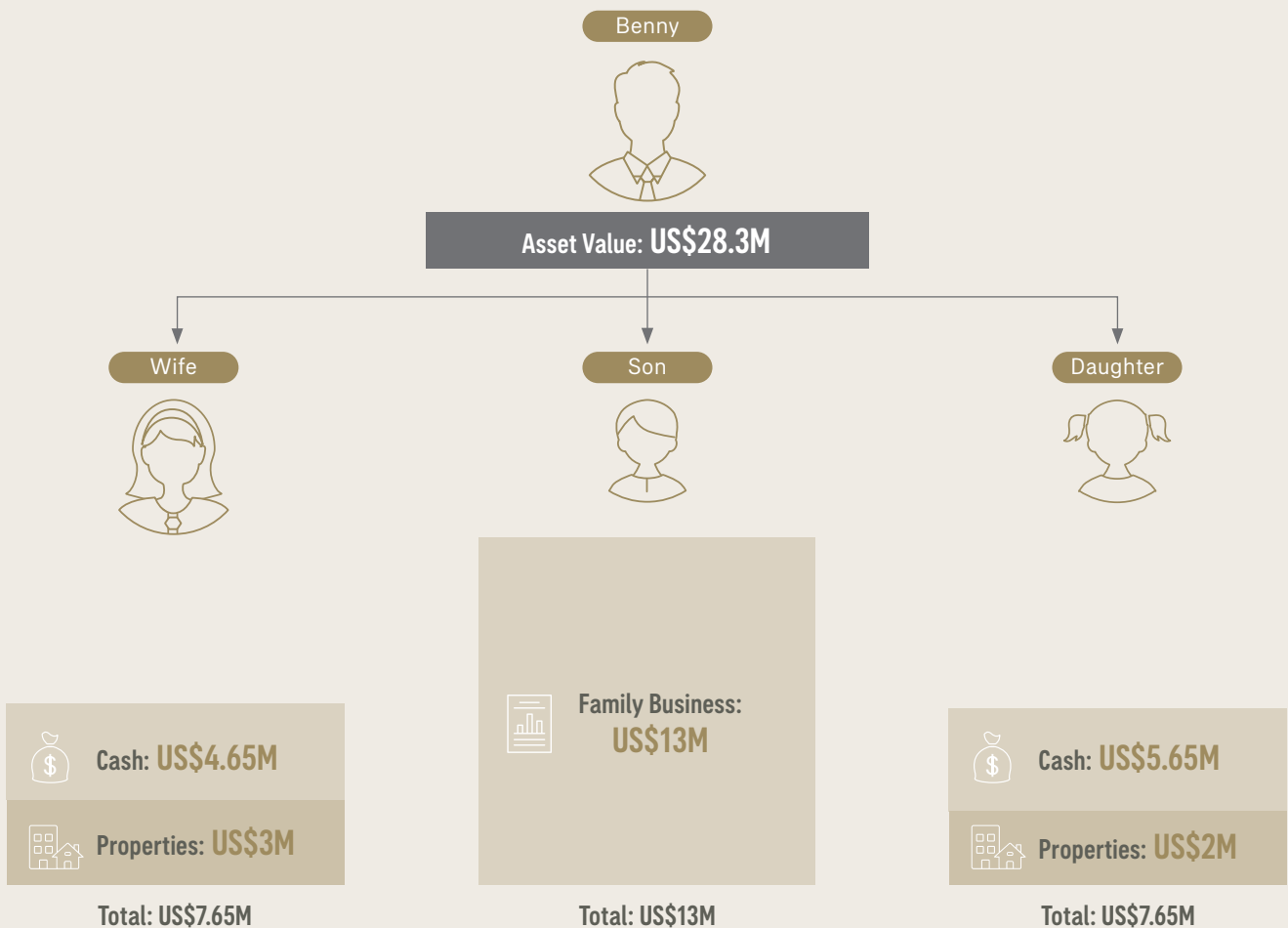
## Scenario 2: Estate Equalisation



Benny, age 50, has amassed assets totalling US\$28.3M. He intends to hand over the family business to his son, while splitting the cash and properties between his wife and daughter. He wishes for his wealth to be disbursed fairly upon his passing.

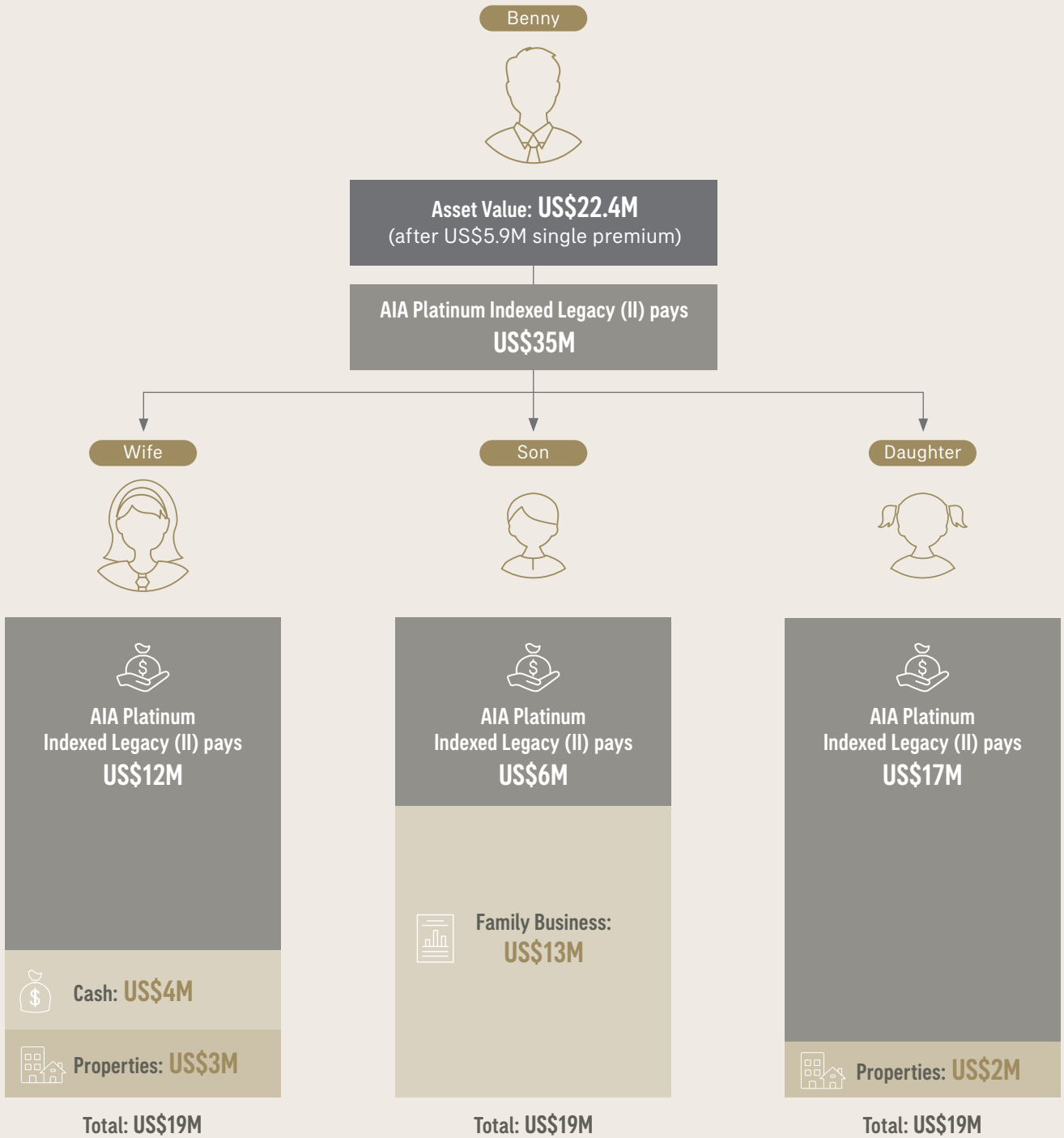
### Without AIA Platinum Indexed Legacy (II)

The disparity in the worth of Benny's assets makes it difficult to achieve an equal distribution of his wealth.



**With AIA Platinum Indexed Legacy (II)**

Benny purchases AIA Platinum Indexed Legacy (II) and pays a single premium of US\$5.9 million for a coverage amount of US\$35 million. This enhances his legacy from US\$22.4M to US\$57M upon his passing. With the greater influx of cash from the insurance proceeds, his family members are each able to receive an equal share of his assets.



Note: Figures quoted in the example are for illustration purposes only and assuming that 100% of premiums are invested in Index Account. To calculate the exact premium based on your desired coverage amount, we will need to take into consideration your age, gender, smoker status, risk rating class, country of residence at inception, premium allocation between Fixed Account and Index Account, and applicable crediting rates.

# Elevate your Wealthbeing with AIA today

## WEALTHBEING™ by AIA

True wealth transcends mere financial success. It's the joy of bespoke experiences, confidence of flourishing wealth, and unwavering assurance of an enduring legacy.

We call this: Wealthbeing by AIA

This harmony of wealth and well-being doesn't just define an exceptional life, it enables one. Start your journey to Wealthbeing with our tailored wealth and health solutions and exclusive AIA Altitude programme.



## AIA Altitude

AIA Altitude is an invitation-only programme curated for the select few. It offers a holistic suite of health privileges, wealth services and lifestyle experiences designed to complement your lifestyle. Discover how AIA Altitude elevates your Wealthbeing journey at [aia.com.sg](http://aia.com.sg).

## **Index disclaimers:**

### Standard and Poor's 500 Index

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## **Terms and Conditions:**

- <sup>1</sup> Crediting rate for Index Account is calculated based on the performance of the underlying index, excluding dividends, subject to floor and cap rates by AIA, plus guaranteed special bonuses (if any).
- <sup>2</sup> Guaranteed crediting rate for the first 3 years is applicable to your initial premium. The crediting rate for additional premiums may be different but will not be lower than the minimum guaranteed crediting rate of 2% p.a.
- <sup>3</sup> You will receive the higher of the accumulation value, or the minimum surrender value (determined using the guaranteed crediting rate of 2% p.a.), less any charges and withdrawals, where applicable.
- <sup>4</sup> You can only make this request after your 1<sup>st</sup> policy anniversary. Each request must be at least 1 year apart. Please refer to the policy contract for full details.
- <sup>5</sup> You may request for a change of the insured after the policy has been in force for at least one year, subject to meeting other terms and conditions. Please refer to the policy contract for full details.
- <sup>6</sup> A partial withdrawal charge is applicable during the first 15 years of your policy, as well as from the effective date of any increment in your coverage amount. We offer a free partial withdrawal limit from the 11<sup>th</sup> policy year onwards and will not deduct any partial withdrawal charges so long as the partial withdrawal amount does not exceed 8% of the accumulation value at the start of the policy year when the partial withdrawal is made. Any amount more than the free partial withdrawal limit is subject to partial withdrawal charges. We reserve the right to terminate or suspend the partial withdrawal facility any time at our sole discretion. We will not be responsible for any losses whatsoever arising from our decision to suspend or terminate the partial withdrawal facility.
- <sup>7</sup> We will pay the higher of the coverage amount or accumulation value if death occurs before the policy anniversary immediately following the insured's 122<sup>nd</sup> birthday. Else the death benefit is equal to the accumulation value and the amount payable is less any indebtedness.

## **Important Notes:**

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This brochure is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. The information is correct as at 14 July 2025.



**AIA Singapore Private Limited**

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